

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Brian Michael LAWTON et al.
Serial No.: 09/976,205
Title: SYSTEM AND METHOD FOR OPTIMIZING COLLECTION
FROM SKIP ACCOUNTS
Filing Date: October 12, 2001
Art Unit: 3691
Examiner: Samuel Weis

I hereby certify that this correspondence is being
facsimile transmitted via EFS to the U.S. Patent and
Trademark Office on the below date.


Davis Branco

Date: April 10, 2008

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the Office Action mailed January 10, 2008,
it is respectfully requested that the above-identified
application be amended as set forth below.

A **Listing of Claims** begins on page 2 of this paper.

Remarks begin on page 17 of this paper.